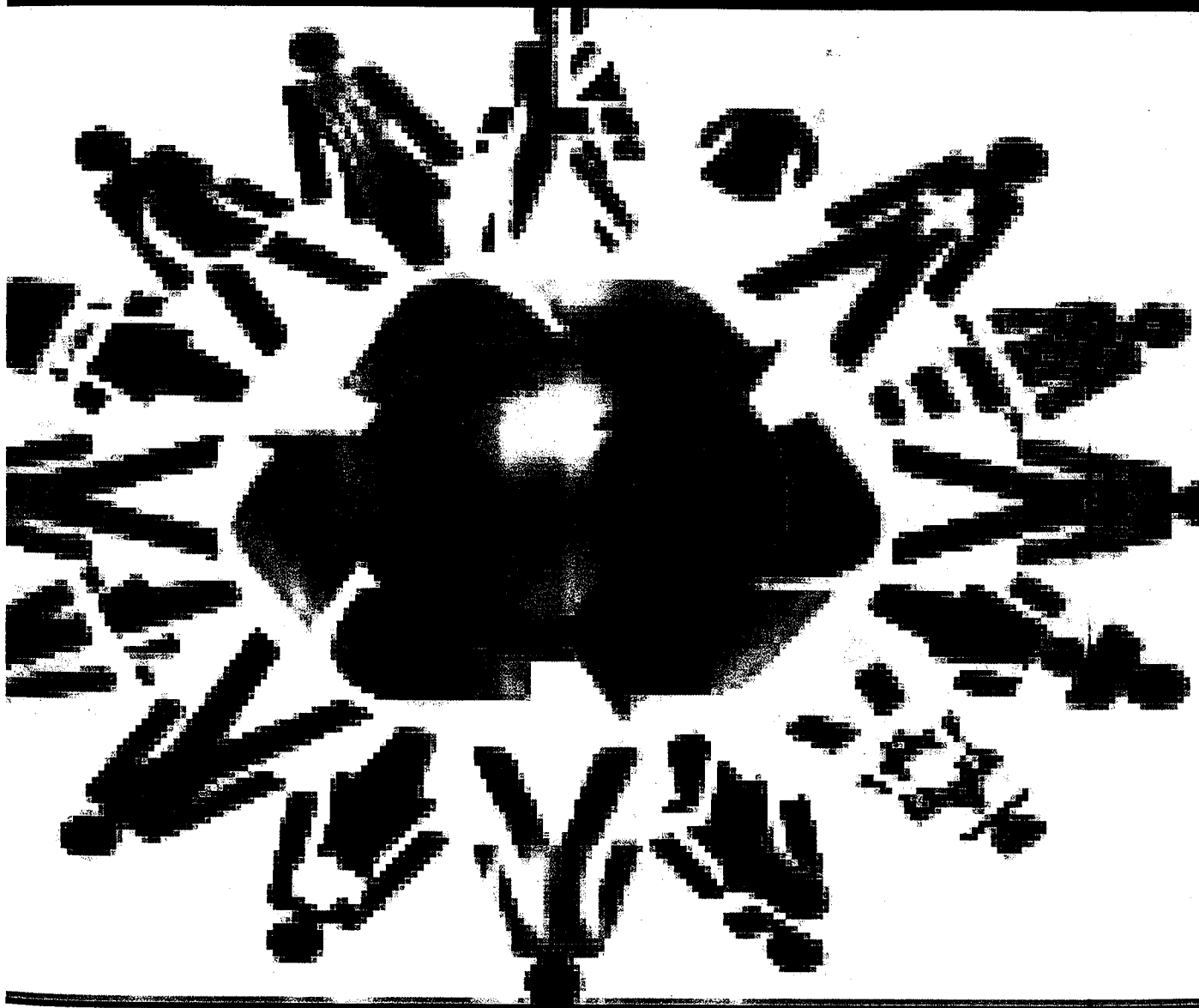
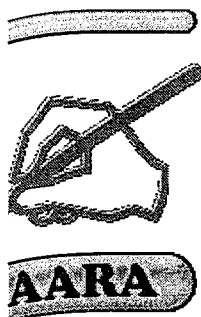


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## **ANALYSIS OF STUDENT SATISFACTION ON EDUCATIONAL SERVICE QUALITY TOWARD STUDENT LOYALTY IN ACCOUNTING PROGRAM**

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### **ABSTRACT**

Universitas Pembangunan Nasional "Veteran" East Java Indonesia is in the process to change its status from private to state University. This study is aimed in examining and assessing the influence of the quality of educational services to the student satisfaction and loyalty program accounting studies of Universitas Pembangunan Nasional "Veteran" East Java Indonesia. Population is the accounting students that are still active and has been registration on year of 2011/2012, that totaling was 877 students. The sample was 165 students. Testing analysis was using SEM, where the data were collected through questionnaires that distributed to respondents. The results show that service quality has a significant positive effect on student satisfaction. Thus, the findings of this study is that the satisfaction will serve as mediating of the relationship between Service quality and student loyalty of Accounting Program of Universitas Pembangunan Nasional "Veteran" East Java Indonesia.

**Keywords:** Service quality, Student Satisfaction, Loyalty

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### 1.1. Introduction

High education institutions of Universitas Pembangunan Nasional “Veteran” East Java, in the near future its status will be changed to State University ([www.imtelkom.ac.id](http://www.imtelkom.ac.id); May 10, 2012). Number of students accepted and registration for the year of 2009/2010 as many as 2105 students in 6 (six) Faculty : Faculty of Economics, Faculty of Agriculture, Faculty of Law, Faculty of Social and Political Science, and Faculty of Industrial Engineering, and Faculty of Civil Engineering and Planning, but in year of 2010/2011 was decreased to 1714 students. That’s the one that pushed to do this research, why the decline was happen in new admissions.

Accounting Program on Faculty of Economics, Universitas Pembangunan Nasional “Veteran” East Java currently has accredited “A” by the time period of January 29, 2009 – January 29, 2014. In order to prepare the accreditation assessment, the role of the student in this case plays an important role for the success of the University and in particular Accounting Program. Therefore, cooperative relationship with the students of Accounting Program must be maintained, even to enhance in order to support the achievement of maintaining such value of accreditation “A”. This is the second reason encourage the researchers to do this research.

Be sides of students, the role of faculty, facilities and infrastructure then will determine the successful of achieving and maintaining value of accreditation “A”. Students, faculty, facilities and infrastructure, all of that are the resources that owned by the University and must be managed as closely as possible to formulate a strategy to compete with other universities in supporting the achievement of competitive advantage for the University (Porter, 1980).

Student as the spearhead for the University successful as well as accounting program, then the institution is expected to provide better care and service to the students. Service quality that provided to students is one way to foster relationships between students and even accounting program with the institutions. It needs to get major attention. Due to the services quality plays an important role in developing students in universities. Therefore, by providing excellent service quality, will lead to increased student satisfaction. With increased satisfaction, it will lead to higher student loyalty. That’s what must be done accounting program in order to foster good relations with the students by providing the good services quality to students. With the good service quality, it will give rise to a sense of student’s satisfaction on the service, so the impact was on the creation of high loyalty.

This intensity can support the success of program and institutions. According to Parasuraman et.al (1988), theoretically, when the quality may exceed to what was expected, and then there will be satisfaction.

Parasuraman et.al (1988) using 5 (five) dimensions of service quality, and using factor analysis. This is in line with Carman (1990) findings, that the dimensions of service quality depend on the type of service industries that would be measured. But, Lupiyoadi and Hamdani (2006), Jahanshahi (2011), Glaser (1998), Rowley (1977) and Hill (1995) and Elliot and Glaser (1998), agrees with Parasuraman et.al (1988) and even support him. Then followed also by researchers of Reichheld and Sasser (1990), Beerli et.al (2004), Fornell (1992) and Harkiranpal (2006) who in their research had been told that a given user service satisfaction, then created a loyalty.

According to the research results of Malik (2010) shows that students are satisfied with the overall service of Tangibility, Security, Reliability and Empathy but not much satisfied with parking facilities, computer lab, cafeteria services, complaints handling system.

Based on the phenomenon and results, as well as in preparation for a change of institutions status of State Universities in Surabaya as well as preparing for the accreditation of accounting program, then this is that become the research interest and then want to examine this issue.

## 1.2. Methods

Population of this study are the accounting students who still active that has been registration in year of 2011/2012, totaling 877 students (UPN "Veteran" East Java 2011/2012; May 28, 2012).

The sample was students of accounting program as many as 165 students. SEM analysis according to Ghazali (2009) refers to Hair (2010) that have met the minimum number of samples to be used in data collection is 5 times the question items were be analyzed.

Data were collected through questionnaires that distributed to respondents and then filled in and returned to the researcher. Indicators that used to measure the service quality variables were adopted from Cronin & Taylor (1992), consists of tangible, empathy, reliability, responsiveness and assurance. Variable of student satisfaction was adopted from Taylor and Baker (1994), and variable of student loyalty was adopted from Gremler and Brown (1996). All these indicators point that adopted are modified by the researchers to adjust for the condition of the object of study.



The analysis to testing hypothesis is using SEM. The consideration is that, SEM is a combination of two models, namely ANFAC and Simultaneous. The multiple equation model were developed from the principle of econometrics and combined with the principles of sociology and psychology, which is an integral part of the managerial and academic research.

### 1.3. Theory

#### Service Quality

Parasuraman et al. (1988) found the service quality consists of:

1. Tangibles, a condition that indicates the appearance of physical facilities, equipment, employees, and communication materials.
2. Reliability, is the ability to perform of promised service reliably and accurately.
3. Responsiveness, the availability to help and provide services customers quickly.
4. Assurance, is the knowledge and courtesy of employees and their ability to convey trust and confidence.
5. Empathy, a willingness to provide depth and special attention to each customer.

The concept of service quality by Cronin and Taylor (1994) was similar as Parasuraman et al. (1988). Thus the service quality is the quality on service that provided by the service provider to the service recipient in accordance with what has been promised by both parties.

#### Student Satisfaction

Kotler and Keller (2007: 177) the satisfaction is feeling happy or upset of someone who emerged after comparing the products performance (results) that are thought to performance (results) that are expected. If performance is below expectations, the customer is not satisfied. If the performance was meets the expectations, customer was satisfied. If the performance was exceeds the expectations, the customer is highly satisfied or delighted. According Lupiyoadi and Hamdani (2006: 192), the satisfaction is feeling where someone stated the comparison of the performance of the products or services that are accepted and expected.

So the feeling of student satisfaction is a condition that is the match between the student desired expectations with the reality that students accepted by students as recipients of services on the services provided by the College.

### **Students Loyalty**

Loyalty (2001) can be generally defined as a person loyalty on a particular product or service. So it is ensuing to return back or repeating to enjoy products or services. The level of consumer loyalty to a particular brand of product or service depends on several factors: the high cost to move to other brand of goods or services, a common quality, quantity, or type of goods or services of substitute services, the risk of changes in the costs of substitute goods or services and changes in the level of satisfaction derived from the new brand compared to the previous experience of the brand that has been used.

So that the student loyalty is a manifestation and a continuity of student satisfaction in using the facilities and services of educational services that provided by the universities, which has a strong and positive attitude.

### **Behavioral Accounting**

Behavioral accounting is a branch of accounting that studies the relationship between human behaviors with the accounting system (Siegel, G. et al. 1989). Behavioral accounting was focusing on the relationship between human behavior and accounting systems, reflecting the social and cultural dimensions of human beings in an organization (Ikhsan and Isaac, 2005: 23). Orientation of behavioral theory that was developed are the efficiency and effectiveness of the organization in accordance with the organization's goals by integrating the components member of the organization, structure and process.

### **Role Theory**

According to Linton (1936), the role theory was discusses on how people positioning themselves and how the actions selected during interaction with others in an organization. The role theory was an interaction between social roles, norms, and identity of the people who are in an organization. Social role is the relation of the rights, duties and responsibilities, and the proper behavior of the people who have a particular position in a social context. Norms was the behavior that are considered appropriate and expected in a particular role. While identity is related to how one establishes who was he and how was he would act in a given situation. This is related to the actions and behavior of service providers at accounting program in their duties to provide services to students.

**Attribution Theory**

Attribution theory learns how one interprets the reasons for their behavior (Luthans, 1998). Meanwhile, according to Fritz Heider suggests that a person's behavior is determined by a combination of internal forces (abilities) and external forces (factors that originate outside of the person). Based on that, then someone will motivate to understand their environment and the causes of certain events.

**Expectancy Theory**

Expectancy theory was firstly developed by Victor Vroom (Gibson et al., 1996: 355). In this theory, there are three important factors: selection, expectations, preferences. The choice was showed everyone about the freedom to choose a number of alternatives. Expectations is the belief that a particular alternative will or will not bring the success. Preference is a degree or value placed by a person as a result.

Students want to improve education by going to college; of course, they hope that what has been desired will be accordance with expectations. In this case the student expects the good service quality in accounting program to students will be accordance with the early commitment while still a prospective student.

**Compliance Theory**

Compliance theory has been studied in the social sciences, especially in the field of psychological and sociological that emphasizes on the importance of the socialization process in influencing the compliance behavior of an individual.

The implementer in universities must carry out their duties in accordance with what has been delegated to them. Therefore, in providing services to students it must comply with the rules and norms that have been established in the universities. This supports the high commitment of students, the implementer and institutions. So it will not trigger any complaint of students either against the implementer and institutions.

**Relationship of Educational Services Quality toward Students Satisfaction**

According to Parasuraman et.al (1988) theoretically, when the quality may go beyond what is expected, the satisfaction will arise. It is conceptually refers to the five services quality: tangible, empathy, reliability, responsiveness and assurance. Likewise to Jahanshahi (2011), that the service quality has effect to satisfaction. Lupiyoadi and Hamdani (2006), a

low quality will lead to dissatisfaction (Kotler, 2009). This is supported by Elliot and Glaser (1998), Rowley (1977) and Hill (1995).

Based on the concepts and findings of the research, the hypothesis is constructed as follows:

H<sub>1</sub>: There is relationship between the educational services quality of accounting program toward student satisfaction in accounting program.

### **Relationship of Student Satisfaction toward Students Loyalty**

Customer loyalty has a positive correlation with business performance (Beerli et.al, 2004), it is also said that this will lead to respond to new customer. Fornell (1992) argued, satisfaction is not only influence on loyalty, but it will prevent the loss of customers, reducing operating costs and then it can enhance the reputation of the business. This is supported by Harkiranpal (2006), that increasing satisfaction will make increasing loyalty.

Based on the concepts and research findings, the hypothesis is constructed as follows:

H<sub>2</sub> : There is relationship between student satisfactions toward students loyalty in accounting program.

## **1.4. Result & Discussions**

### **Data & Analysis**

Based on 165 samples that are collected, 83 (50.3%) are female students and 82 (49.7%) are male students. Then conducting to validity test of the indicators of service quality variables in accounting program that are reliability (X<sub>1.1</sub>), responsiveness (X<sub>1.2</sub>), assurance (X<sub>1.3</sub>), empathy (X<sub>1.4</sub>), and tangible (X<sub>1.5</sub>). It is also done to the indicators of service satisfaction variables (Y<sub>1</sub>), and student loyalty variables (Y<sub>2</sub>).

The test results using the product moment test shows that each indicator of service quality variables in accounting program (X<sub>1</sub>), student satisfaction variable (Y<sub>1</sub>), and student loyalty variable (Y<sub>2</sub>), the correlation value is more than the r- critical value (0.30) thus it can be concluded that all indicator variables are valid.

### **Univariate Outlier Test**

Based on test results, the data of this study indicate that there are univariate outliers, of the most indicators there are a Z-score that exceeds the number of 3. So that the observations



are eliminated amounted to 12 respondents. So respondents were used for further testing amounted to  $165 - 12 = 153$  respondents.

### Multivariate Outlier Test

Based on multivariate outlier test the results show that the resulting value of mahalanobis is 3.862 until 71.505. There are 5 (five) of respondents were categorized as multivariate outlier, so it needs to be eliminated. So respondents were used for further testing amounted to  $153 - 5 = 148$  respondents.

### CONFIRMATORY FACTOR ANALYSIS

Based on the modeling *Confirmatory Factor Analysis* (CFA), shows that the results of CFA is in a state of over-identified, so that it is required to testing models.

While the test results based on the criteria *Goodness of Fit Indices* it is obtained probability value more than 5%, it means that the model is suitable and so it is needless for modifications to the model. And the results of testing the value of CR (Critical Ratio) were obtained for all variables indicator that was former latent variable of reliability is significant at the alpha level of 5%.

Construct Reliability value of reliability variable is 0,750 so it can be stated that the model is reliable, because the value of Construct Reliability generated more than 0.70. This suggests that students believe in what has been promised the study program implementers in providing educational services to students, it will be implemented in accordance with the applicable rules. So that will improve the quality of its service.

Construct Reliability value of responsiveness variable is 0.856 so it can be stated that the model is reliable, because the value of Construct Reliability generated more than 0.70. It means that according to the student of accounting program it is in quick and fast response in providing services to students. It can be said that the alacrity in providing service and fast response as well as follow up complaints that students are full responsibility for implementer of accounting education programs in providing services.

Most of the indicators of assurance variable have standardized loading factors that more than 0.70 except  $X_{1.3.3}$  and  $X_{1.3.4}$  that have standardized loading factors more than 0.30. This means that all the indicators on the latent variables of Assurance ( $X_{1.3}$ ) declared having good validity. Accordance with the opinion of Igbaria et, al (1997) in Wijanto (2008) which states that the standardized loading factors that less than 0.70 but is on the



following values  $\geq 0.50$  and lower than 0.50 but still  $\geq 0.30$  is still stated to have validity good.

Construct Reliability value of 0.70 so that it can be stated that the model is quite reliable. It means that there arises a sense of confidence in students and generate high confidence to the students on knowledge and courtesy of employees and faculty as well as the ability to provide services to students.

While the test results based on the criteria *Goodness of Fit Indices* it is obtained probability value less than 5% that was 0.048 and then the model is not appropriate so that required a modification to the model to obtain an appropriate model. After conducting an analysis of latent variable models of Empathy, the subsequent analysis is to identify the significance of each indicator in forming of latent variables of Empathy. So as to modify the model was not done by eliminating a variable, but rather to correlate between residual.

Based on a modification of the model, it appears that the decline in the value of Chi-Square, so we get a probability value of 0.118 which is greater than 5%. Besides that, most of *Goodness of Fit* criteria are met the cut of value limits. Latent variable of Empathy indicators are have standardized loading factors that more than 0.70, so it has good validity.

Construct Reliability value of 0.689, so it can be stated that the model is quite reliable, although the value of Construct Reliability generated less than 0.70. It means that the students felt that there are attentions of accounting program in providing services to students, and even be friendly to them.

Indicators that have standardized loading factors in tangibles variable are more than 0.70 are  $X_{1.5.3}$  and  $X_{1.5.4}$  while other indicators have standardized loading factors more than 0.30. This means that all the indicators on the latent variables of Tangible ( $X_{1.5}$ ) has declared good validity. Accordance with the opinion of Igarria et, al (1997) in Wijanto (2008) which states that the standardized loading factors that less than 0.70 but is on the following values  $\geq 0.50$  and lower than 0.50 but  $\geq 0.30$  is still stated to have validity good.

Construct Reliability value of 0.767 so that it can be stated that the model is quite reliable because the value construct of reliability is more than 0.70, it is shows that students feel that all the facilities, infrastructure and faculty that was provided by the institution was in accordance with their expectations.

### Unidimensional Latent Variable of Service Quality ( $X_1$ )

Confirmatory Factor Analysis tests are used to determine the unidimensional latent variable service quality ( $X_1$ ) as measured by the 5-dimensional, modeling results of CFA is a state of over-identified, as shown by the positive value of df is 225, as well as based on *Goodness of Fit Indices* criteria obtained probability value less than 5% that is 0.000, it is meaning that the model is not fit and required the modifications to the model.

After conducting an analysis of latent variable models of service quality ( $X_1$ ), the subsequent analysis is to identify the significance of each indicator in forming latent variable of Service quality ( $X_1$ ). It was found that the value of CR (Critical Ratio) that obtained for all variables that was former latent variables of Service quality ( $X_1$ ) is significant at the alpha level of 5%, it is judging from the resulting of p-value that less than 5%. So to modify the model it was not done by eliminating a variable, but rather to correlate between residual.

Based on the evaluation *criteria of Goodness of Fit*, it is shows that a decline in the value of Chi-Square so we get a probability value of 0.057, that is greater than 5%. Besides that, all of the *Goodness of Fit* criteria was met the cut of value limits. The parameter value estimation and its significance can be seen as follows:

Table 1: *Criteria Goodness of Fit*

			Ustd Estimate	Standardize Factor Loading	C.R.	P	Description	Construct Reliability
x1.1	<--	X1	4.04	0.955	6.014	0	Valid	0.945
x1.2	<---	X1	6.485	0.866	8.137	0	Valid	
x1.3	<---	X1	8.599	0.954	8.725	0	Valid	
x1.4	<---	X1	5.207	0.964	5.024	0	Valid	
x1.5	<---	X1	4.966	0.629	4.728	0	Valid	

Value of CR (Critical Ratio) that obtained for all of the former variables of latent variable of Service quality ( $X_1$ ) is significant at the alpha level of 5%, it is judging from the resulting p-value less than 5%.

All of dimensions are have standardized loading factors more than 0.70, except  $X_{1.5}$  that less than 0.70. However, in accordance with opinion of Igbaria et, al (1997) in Wijanto (2008) which states that the standardized loading factors that less than 0.70 but is on the following values  $\geq 0.50$  and lower than 0.50 but  $\geq 0.30$  is still stated to have good validity.

So all of latent variables dimensions of service quality ( $X_1$ ) is valid. The Construct Reliability value is 0.945 so that it can be stated that the model is very reliable.

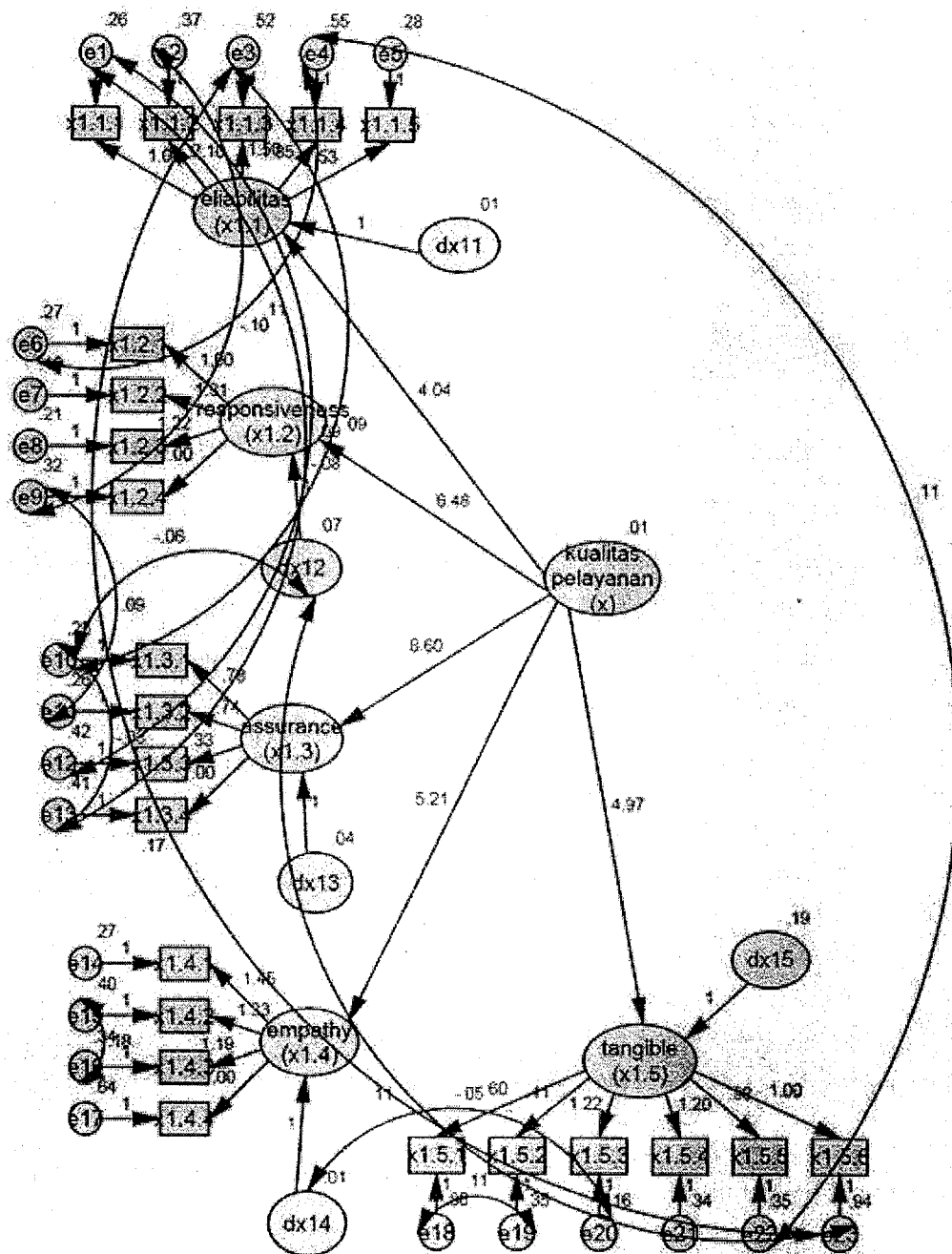


Figure 1: Measurement Model Confirmatory Factor Analysis of Latent Variable of Service quality ( $X_1$ )

## STRUCTURAL EQUATION MODELING (SEM) : FULL MODEL

After testing the unidimensional on each construct using Confirmatory Factor Analysis, the next step is to analyze the Structural Equation Modeling (SEM) with a full model that is based on theory or concept. The results of the initial model with standardized estimates are presented in the figure below:

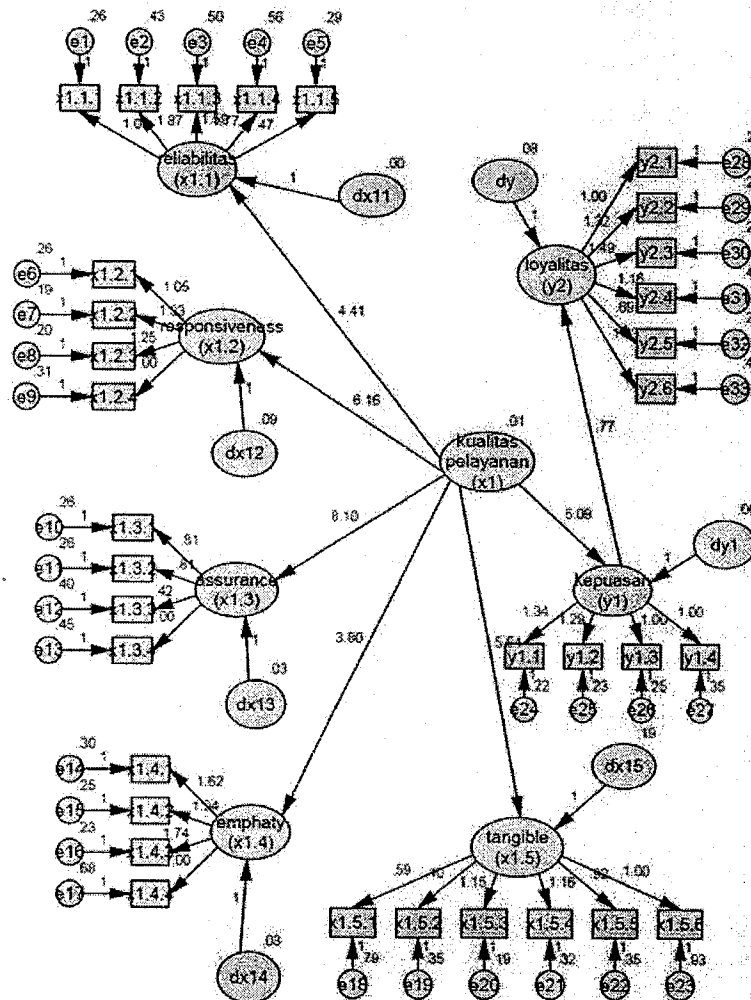


Figure 2: Measurement SEM Full Model

From the results it is obtained degree of freedom is 488 which shows that the model is in a state of over-identified, so that it is required feasibility model testing and the testing of pattern of causality between constructs exogenous and endogenous constructs.

Based on initial full model, it was found that the population variance covariance matrix is not equal to the variance covariance matrix of the estimated models, then it was done the modification of the model by correlating between residual. To test the suitability of the

model that has been modified, it was performed by looking at some of the Goodness of Fit criteria below:

Table 2. Goodness of Fit Indices of Service Quality Variable ( $X_1$ )

Criteria	Result	Critical Value	Model Evaluation
Cmin/DF	1.1	$\leq 2.00$	Good
Probability	0.073	$\geq 0.05$	Fit
RMSEA	0.026	$\leq 0.08$	Good
GFI	0.85	$\geq 0.90$	Quite good
AGFI	0.808	$\geq 0.90$	Quite good
TLI	0.976	$\geq 0.95$	Good
CFI	0.98	$\geq 0.94$	Good

The result of modified structural model that was done, it is resulting in a reduction to the value  $\chi^2$  is 483.802 with probability of 0.073. This value is greater than 5%, so the population covariance variance matrix that was obtained is similar with covariance variance matrix of the estimated models. Beside of the value of this probability, most of them are already met the specified cut-off value limits.

After the appropriate model was obtained, then it can be seen the significance of the model by comparing the probability of any causal relationship with  $\alpha$  (5%). Loading value and significance are presented in the following:

Table 3. Results of estimate standard and probability value

			Ustd Estimate	Std Estimate	C.R.	P
Satisfaction (Y1)	<---	Service quality (X1)	4.586	0.85	6.089	0
Loyalty (Y2)	<---	Satisfaction (Y1)	0.89	0.835	5.368	0

Based on test results using SEM analysis, showed that:

1. Service quality ( $X_1$ ) has a significant positive effect on satisfaction ( $Y_1$ ), it can be seen from the standard value estimate of 0.850 with p-value of 0.000 (sig <5%).
2. Satisfaction ( $Y_1$ ) has a significant positive effect on loyalty ( $Y_2$ ), it can be seen from standard estimate value of 0.835 with p-value of 0.000 (sig <5%).
3. Satisfaction ( $Y_1$ ) will serve as mediating the relationship between Service quality ( $X_1$ ) and loyalty ( $Y_2$ ).

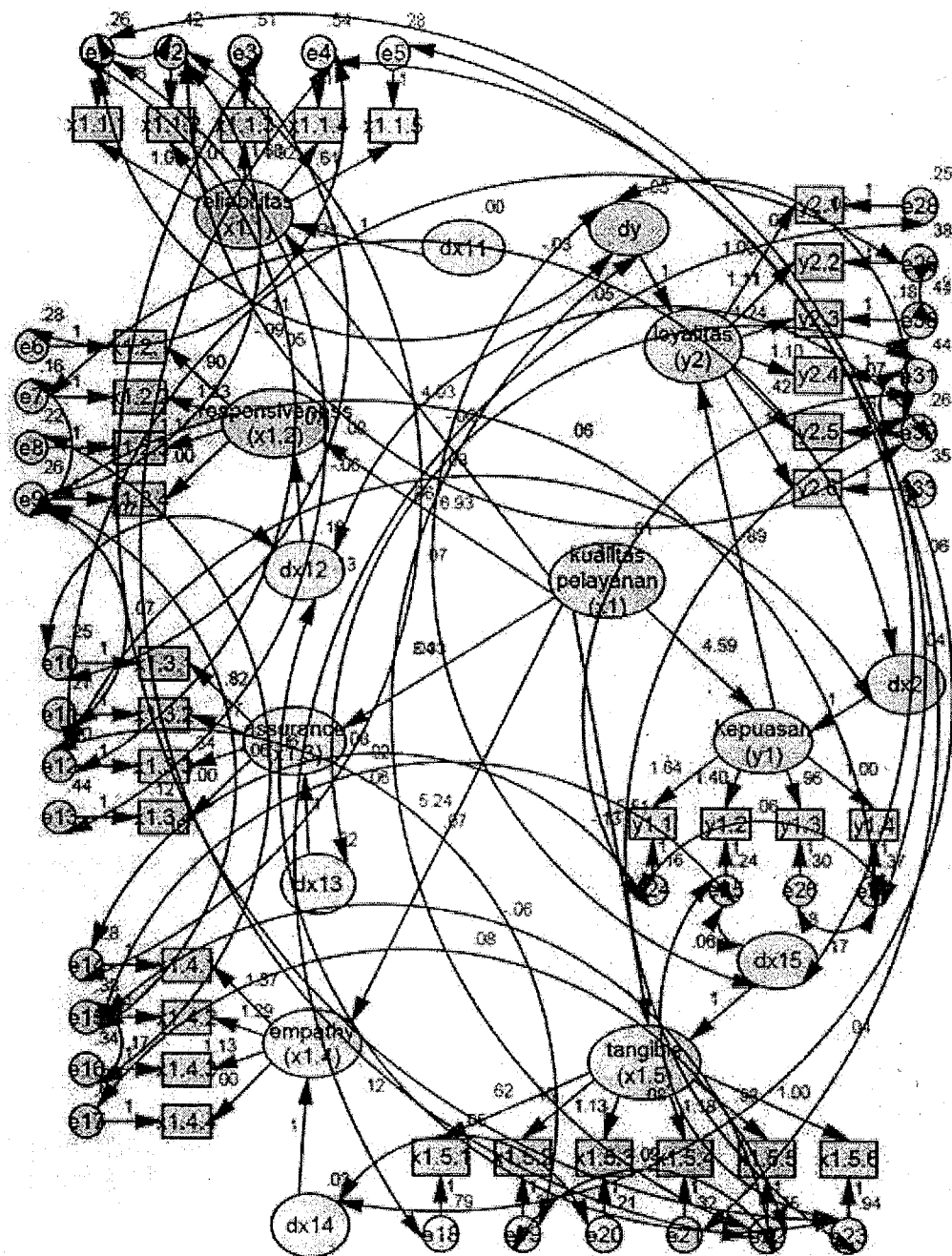


Figure 3: Measurement SEM Full Model simultaneously

### 1.5. Conclusions

The purpose of this study is to examine and assess the influence of the educational services quality to the student satisfaction and student loyalty in accounting program.

Based on test results using analytical techniques Structural Equation Modeling (SEM), shows that the hypothesis 1, which states there is relationship between the educational services quality of accounting program toward student satisfaction in accounting program, not rejected. It is means that an educational quality service in accounting program has

significant positive effect on student satisfaction of program accounting. Hypothesis 2, stating that there is relationship between student satisfactions toward student loyalty in accounting program, not rejected. It means that student satisfaction of accounting program has a significant positive effect on student loyalty.

High quality educational services which will result in increased student satisfaction, so the five concepts of service quality, that is reliability ( $X_{1.1}$ ), responsiveness ( $X_{1.2}$ ), assurance ( $X_{1.3}$ ), empathy ( $X_{1.4}$ ), and tangible ( $X_{1.5}$ ), can be run properly. The role of faculty, infrastructure and facilities can be run in accordance with the educational objectives and student satisfaction will directly affect student loyalty. But conversely, if they felt in receiving unsatisfactory service it will have an impact on student loyalty, so it will emerge indifferent attitudes and behavior. Student satisfaction ( $Y_1$ ) will serve as mediating the relationship between service quality ( $X_1$ ) and student loyalty ( $Y_2$ ).

The limitations of this study, because this study was conducted with a quantitative approach, that is using questionnaires, it is possible meaning obscurity that contained in the questionnaire. But if the data collected through a qualitative approach, which is to collect data through triangulation, where the research is directly interacting with the respondents to find information that is not found in the quantitative approach, then the data collection information will more in-depth meaning. Moreover, that the object of this study is only one program study. There may be a narrowing of horizons, so for future research should be done on more than one program of study in the university. Beside that, it also can be used different testing analysis that is PLS.



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